

IRA “Ask Your Advisor” Worksheet (Keep for your records):

You’ll Probably Need More Than One Worksheet When Comparing: Additional (Updated) Versions are Available for download online at www.BullTruth.com

In	Grow	Out	
T	0	0	
0	-	0	- T _(r) 401(k), 401(a), 403(b), 457, IRA , DI (Company-Paid)
T	-	0	- T _(r) IRA*
T	-	T	- T _(r)

NOTES:

- You should review your Roth IRA with your advisor at least ANNUALLY to keep up to date. Go through this entire sheet- And then start asking all your “Off the wall questions” you’ve put on the back of the sheet.

Fund Fees: Find out what your fees are for these various allocations & how often they are rebalanced

Allocation	Percent Fee	Rebalanced how often?
1) Aggressive	1) _____	1) Continuous / Monthly / Qtrly / Semi / Annly (Circle One)
2) Moderate	2) _____	2) Continuous / Monthly / Qtrly / Semi / Annly (Circle One)
3) Conservative	3) _____	3) Continuous / Monthly / Qtrly / Semi / Annly (Circle One)
4) Bonds	4) _____	4) NA (Not an allocation so much as a protection strategy)
5) Grntd Interest Acct	5) _____	5) NA (Not an allocation; This is a protection strategy)

Are there any additional fees or restrictions for rebalancing any of the above allocations? If so, please list:

Other Fees: Are there any other fees I pay that are not part of the fund fees I just asked about (i.e. Administrative Fees, Annual Account Service Fee, Withdrawal Fees, rebalancing fees, etc)

Fee Name	Amount / Percent	Paid how often?
1)	1)	1)
2)	2)	2)
3)	3)	3)

Surrender Charges: Are there any surrender charges associated with this account? Yes / No (Circle One)

- If there are surrender charges: Does the surrender period start over with each monthly contribution or is it just from the date I start my account? NOTE: If you have an IRA that starts the surrender period with each contribution, move on to the next IRA investment option your advisor shows you.
- If there are surrender charges, fill in the chart below:

<u>This Yr</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4</u>	<u>Year 5</u>	<u>Year 6</u>	<u>Year 7</u>	<u>Year 8</u>	<u>Year 9</u>	<u>Year 10</u>

CONTRIBUTIONS

1. What is the first day I’ll be making a contribution, and what is the exact date I will be able to take out my first penalty-free withdrawal?

1st Contribution: _____ Date of first penalty-free withdrawal: _____

2. How often will I make Contributions? Weekly / Every Two Weeks / Monthly (Circle One)

3. What is the exact dollar amount I’ll be contributing? Percent ___% or Fixed \$____.____

4. What is the total of all contributions I’ll make annually? _____.

Illustration Results

Gross Profit (%) Used	
Net Profit (%) Used	
Account Value at Age 65*	

*You can pick any age... Just make sure you pick the same age for every strategy you consider

